

PATENT
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

jc511 U.S. PTO
09/431616
11/02/99

In re Application of :
PAUL A. FRANCISCO, et. al. : Group Art Unit:
Serial No.: To Be Assigned : Examiner:
Filed: Concurrently : Atty. Dkt. No.: 2434.120
For: SYSTEM AND METHOD FOR :
CAUSING MULTIPLE PARTIES :
TO BE PAID FROM A SINGLE :
CREDIT CARD TRANSACTION :

Commissioner of Patents
and Trademarks
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Now come Applicants and make the following Information
Disclosure Statement in accordance with 37 CFR §1.97 and §1.56.

The relevant references are as follows, and are more
appropriately listed on the PTO 1449 attached hereto:

<u>Inventor</u>	<u>Patent No.</u>
Berler	3,267,438
Townsend	3,281,794
Townsend	3,294,960
Montana	3,944,801
Tsujikawa et al	3,946,217
Enomoto et al	3,963,910
Tadakuma et al	4,144,567
Nakatani et al	4,430,713
Suzuki	4,503,503

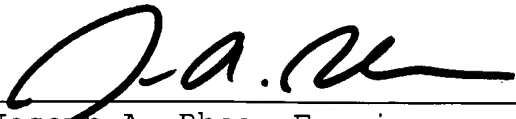
Juricich et al	4,630,292
Savar	4,727,243
Deal	4,762,587
Longfield	4,890,228
Unno	4,893,237
Swett	5,101,200
Bern	5,138,549
Longfield	5,193,057
Gineris	5,285,384
Chong	5,335,169
Jones	5,366,404
Burks, et. al.	5,396,417
Chasek	5,420,405
Highbloom	5,623,403
Cretzler	5,644,724
Golden, et. al.	5,774,872
Francisco, et. al.	5,799,283
Francisco, et. al.	5,875,433

With the exception of U.S. Patent No. 5,285,384 (attached hereto), actual copies of the references listed above are not included herewith in accordance with 37 C.F.R. §1.98(d) and M.P.E.P. Sec. 609, these references being previously submitted in 09/195,105 and/or 09/139,265. As documents, they speak for themselves and, as such, Applicants request that the Examiner carefully study them rather than relying upon the summary nature of the discussion concerning them in the aforesaid application.

Respectfully submitted,

Date

10/29/99



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Form PTO-1449

INFORMATION DISCLOSURE CITATION
IN AN APPLICATION

(Use several sheets if necessary)

Docket Number (Optional)

2434. 120

Application Number

Applicant

FRANCISCO, ET. AL.

Filing Date

Group Art Unit

U. S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	RLING DATE IF APPROPRIATE
	3 2 6 7 4 3 8	8/1966	BERLER			
	3 2 8 1 7 9 4	10/1966	TOWNSEND			
	3 2 9 4 9 6 0	12/1966	TOWNSEND			
	3 9 4 4 8 0 1	3/1976	MONTANA			
	3 9 4 6 2 1 7	3/1976	TSUJIKAWA, ET. AL.			
	3 9 6 3 9 1 0	6/1976	ENDOMOTO, ET. AL.			
	4 1 4 4 5 6 7	3/1979	TADAKUMA, ET. AL.			
	4 4 3 0 7 1 3	2/1984	NAKATANI, ET. AL.			
	4 5 0 3 5 0 3	3/1985	SUZUKI			
	4 6 3 0 2 9 2	12/1986	JURICICH, ET. AL.			
	4 7 2 7 2 4 3	2/1988	SAVAN			

FOREIGN PATENT DOCUMENTS

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation
					YES NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

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Group Art Unit

U. S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	4 7 6 2 5 8 7	8/1988	DEAL			
	4 8 9 0 2 2 8	12/1989	LONGFIELD			
	4 8 9 3 2 3 7	1/1990	UNNO			
	5 1 0 1 2 0 0	3/1992	SWETT			
	5 1 3 8 5 4 9	8/1992	BEAN			
	5 1 9 3 0 5 7	3/1993	LONGFIELD			
	5 3 3 5 1 6 9	8/1994	CHONG			
	5 3 6 6 4 0 4	11/1994	JONES			
	5 3 9 6 4 1 7	3/1995	BURKS, ET. AL.			
	5 4 2 0 4 0 5	5/1995	CHASEK			
	5 6 2 3 4 0 3	4/1997	HIGHBLOOM			

FOREIGN PATENT DOCUMENTS

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
					YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER

DATE CONSIDERED

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